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\*Admitted only in Maryland  
\*Admitted only in Virginia  
\*Practice limited to  
Federal Agencies

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Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

**Group Art Unit 3623  
Mail Stop AF**

Re: U.S. Utility Patent Application  
Appl. No.: 09/988,780; Filed: November 20, 2001  
For: **Method for Risk Assessment and Risk Management (As Amended)**  
Inventors: BLADEN *et al.*  
Our Ref: 1984.0010000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Online Credit Card Payment Authorization in the amount of \$1,860.00 to cover: \$1,050.00 - Three (3) month extension of time fee; \$810.00 - RCE fee;
2. Petition for Extension of Time Under 37 C.F.R. § 1.136(a);
3. Request for Continued Examination (RCE) Transmittal (PTO/SB/30); and
4. Amendment and Reply Under 37 C.F.R. § 1.116.

The above-listed documents are filed electronically through EFS-Web. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned. Fee payment is provided through online credit card payment. The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

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TAW:ddc  
Enclosures

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